

III. Remarks

Claims 7, 9-10, 15-27 , 29-34, and 36-37 (as amended) are pending .

The limitations of claim 8 have been combined with independent claim 7, and claim 8 has been cancelled. Claim 9, formerly dependent from cancelled claim 8, is now made dependent from claim 7. The limitations of claim 28 have been combined with independent claim 24, and claim 28 has been cancelled. Claim 29, formerly dependent from cancelled claim 28, has been made dependent from claim 24. The limitations of claim 35 have been combined with independent claim 31, and claim 35 has been cancelled.

Claims 7, 15, 24, and 31 are independent, each having been rejected by the Examiner in his Final Action dated October 22, 2003.

Independent claims 7, 15, 24, and 31 have now each been further amended for the purposes of greater accuracy and for the purpose of further and better clarifying the invention.

Specifically, in order to more accurately recite that what is being provided via a POS or ATM device using the method of the present invention is a second PIN number (which itself then allows a patron to thereafter make use of a fixed quantity of pre-paid telephone time from a telephone service provider), independent claims 7, 15, and 24 have each been amended to add further recital in this regard. Accordingly, introductory wording of independent claims 7, 15 and 24 have been amended as follows to more clearly recite this fact as shown by the double-underlined additional recitals, below :

7. (Previously and now Currently Amended) A method for providing a pre-determined quantity of pre-paid telephone time PIN number from a POS terminal in communication with an electronic clearing house, to a patrons of said POS terminal,.... to permit said patron access via said second PIN number to a fixed quantity of prepaid telephone time from said telephone service provider, comprising in combination:.....

15. (Previously and now Currently Amended) A method for

providing a pre-determined second PIN number ~~fixed quantity of pre-paid telephone time~~ from a device comprising a conventional automated teller machine (ATM) or a point-of sale (POS) terminal, to a patron of said device who accesses said device through provision to said device of an encoded card and first personal identification number (PIN), to permit said patron access via said second PIN number to a fixed quantity of prepaid telephone time from a telephone service provider, comprising the steps of:....

24. (Previously and now Currently Amended) A method for providing a pre-determined second PIN number ~~quantity of pre-paid telephone time~~ from a device comprising a conventional point-of sale (POS) terminal or automated teller machine (ATM) to a patron of said device, ... to permit said patron access to a fixed quantity of prepaid telephone time from said telephone service provider via said second PIN number.....

Support for the above amendments to each of independent claims 7, 15, and 24 exists *inter alia* at page 7, lines 6-19 of the disclosure.

In addition, and importantly, as may be seen from the above, independent claims 7, 15, and 24 have now each been further amended to specifically add express recital that the second PIN number is a pre-determined PIN number. In this regard, in the methods of the present invention the second PIN number is not a number or code that is obtained in real time by the device, via modem, from a telephone service provider at the time of purchase of telephone time by a patron. Nor is the second PIN number as utilized in the method of the present invention a number or code generated by the device when real-time access to the telephone service provider is not then available, and communicated to the telco later. Rather, the second PIN number in the methods of the present invention is a pre-determined number that is firstly assigned by the telephone service provider, who accordingly before such number is ever purchased by a patron then has a record of such number. Alternatively, the method of the present invention contemplates that such second PIN numbers are pre-determined by a third party, who purchases a quantity of telephone time from a telephone service provider and such third party assigns a quantity of second PIN numbers having a combined associated value of telephone time equal to the purchased telephone time. Such pre-

determined second PIN numbers are again accordingly determined by the third party and may be provided by the third party to the telco so that the telco has a record thereof well before any time that a patron purchases such PIN number from an ATM or POS device using the method of the present invention. Accordingly, in both cases the second PIN numbers of the present invention are pre-determined, and are not communicated to the telco by modem, such as taught in one embodiment of Muelhberger (ref. col 6, lines 22-25 and col. 7, lines 21-23 and 41-47) Support for the further limitation that the second PIN numbers are pre-determined appears *inter alia* in the disclosure at page 20, lines 4 to page 21, line 4 and especially at page 20, lines 10-16.

Still further, independent claims 7, 24, and 31 have been amended (claim 15 already containing this limitation) to recite the further limitation that the second PIN number is provided to a patron of the ATM device or POS terminal via an existing account statement printer or visual display associated with such device/terminal. Such limitation further serves to distinguish over Muehlberger and Woynoski (see below), both of which in certain embodiments teach dispensing to the patron a pre-printed card having a PIN number thereon. This limitation was originally (in respect of a POS device) contained in claim 8, 28, and 35. Inclusion of such limitations into, respectively, independent claims 7, 24, and 31 has resulted in the cancellation of dependent claims 8, 28, and 35.

Accordingly, the relevant portions of independent claims 7, 24, and 31 have been amended in this regard as follows:

7. (Previously and now Currently Amended) A method for

.....

i) providing said selected second PIN number to such patron by printing said second PIN number on said POS terminal's existing account statement printer or alternatively displaying said second PIN number on said POS terminal's visual display.

24. (Previously and now Currently Amended) A method for

.....

g) providing said selected second PIN number to such patron ~~without contacting the telephone service provider~~ via an existing account statement printer or visual display associated with such device.

31. (Previously and now Currently Amended) A method for

.....

g) ~~f)~~ providing said selected second PIN number to such patron via an existing account statement printer or visual display associated with such device,

Independent claims 7 and 24 have also each been further amended to recite the additional limitation that such second PIN number is dispensed "without said [POS/ device] contacting a telephone service provider prior to, during, or after dispensing said second PIN number to said patron". Claim 15 has likewise been amended for purposes of even greater clarity to add, in para e) thereof, the limitation that the second PIN number is provided to the patron " without such device contacting the telephone service provider prior to, during, or after the dispensing of said second PIN number from said device." This limitation further serves to differentiate over the cited reference to Muehlberger, which is various embodiments communicates via modem during or immediately after dispensing a pre-printed card or receipt (ref. ref. col 6, lines 22-25 and col. 7, lines 21-23 and 41-47).

Claim 31 has likewise been amended to add a similar recital by way of a further initial step to the combined steps , namely:

a) initially providing a plurality of said second PIN numbers to said device, each of said second PIN numbers being determined prior to a patron attempting to utilize said device to purchase telephone time;

Such additional step/limitation that the second PIN number be pre-determined (ie determined prior to being provided to said device) means that they are not determined in real time (ref. Muehlberger, col. 7, lines 25-28) during a request by a patron to purchase telephone time. Again, support for such additional recital may again be found *inter alia* in the disclosure at page 20, lines 4 to page 21, line 4 and especially at page 20, lines 10-16.

To further emphasize that no communication links exist between the device and a

teleco (telephone service provider), the word "additional" in the phrase "without additional communication links to a said telephone service provider" in claim 31 has been removed, to emphasize and clarify this limitation.

The following amendments of a minor nature have further been also now been made to the claims:

Claim 15 (step a)- "a telephone service provider" replaced with "said telephone service provider" ;

Claim 31 (precatory paragraph, last line)- "a telephone service provider" is amended to "said telephone service provider",
(precatory paragraph, 9th line)-"fur" corrected to "for"

No subject matter other than what has been previously disclosed in the specification has been added by such additional limitations to claims 7, 15, 24, or 31, or any of the claims dependent therefrom.

Insofar as the Examiner's grounds for rejection of the aforesaid claims, as now amended, as set out in his Final Office Action dated October 22, 2004, on grounds of alleged obviousness under 35 U.S.C. 103(a) as being unpatentable over Woynoski et al (US Pat# 6,370,240) in view of Muehlberger et al (US pat#5,696,908) [claims 7-10 and 15-30], and to claims 31 +ff in view of Woynoski and Muehlberger and also in view of Fougny et al (US Pat#5,722,067), may be said to still be applicable, such references and the basis given by the Examiner have been carefully considered in detail by the inventors/applicant.

The Applicant respectfully traverses the Examiner's conclusion that the subject matter of amended claims 7, 15, 24, and 31 is unpatentable and obvious over Woynoski et al in view of Muehlberger, insofar as such rejection may still be said to remain in respect of the Applicants' claims as now amended.

Beginning with the earlier of the two cited references, namely US pat#5,696,908 to Muehlberger entitled "Telephone Debit Card Dispenser and Method", such patent teaches a phone card dispenser 10, namely a self-contained apparatus for dispensing a phone debit card 12, which includes a bill receiver 14 for receiving cash payments and a credit card reader 16 for receiving payments using a credit card, ATM card or the like (col. 4, lines 33-39). Phone card dispenser ports

22 are provided on card dispenser 10, for the purpose of dispensing phone card 12. A telephone handset hook 26 may further be provided (col. 4, lines 52-59).

Clearly, therefore, card dispenser 10 of Muehlberger is a unique and special-purpose device, and is not an ATM device. Although Muehlberger teaches a device having a credit card reader 16 for reading an ATM card, the ATM card is merely to allow access through a clearing house (ref. col 6, lines 1-12). The card dispenser 10 has no ability to dispense cash (although it may accept cash), as the feature of dispensing cash, which is a feature of ATM's, is nowhere ever disclosed in Muehlberger. Nowhere in the disclosure is there any teaching of the use of an ATM device for the provision of a code permitting access to telephone time. The applicant's method, which utilizes an ATM, is an important advantage; due to the ubiquitousness of such devices at train stations, bus depots, etc, it offers a telephone service provider access to a valuable and readily-available marketing resource for its telephone time. (see page 4, line 20 to page 5, line 3 of Applicants' specification), which is not attainable by the special-purpose device of Muehlberger.

This feature of the Applicants' method of utilizing an ATM device without hardware changes, and without having to be provided with and dispense pre-printed cards, cannot be over-emphasized, as it results in real and valuable cost savings to third party marketers who market telephone time. In this regard, due to the fact ATM devices are already in the marketplace, virtually no capital outlay is required to market telephone time. The special -purpose devices of Muehlberger, on the other hand, must be individually purchased and installed. The capital cost outlay, and the time to do so, makes it entirely unattractive as a vehicle to sell telephone time to patrons.

Overlooking for the moment this important distinction that Muehlberger merely teaches a special purpose card dispenser and not an ATM, it is noted that Muehlberger provides that a receipt 71 may be printed by the card dispenser 10, having a value selected by the patron and an access number for the telephone carrier selected. Such receipt can be issued in place of card 12 when card inventory in the dispenser is depleted (col. 5, lines 41-48).

Importantly, however, in such case Muehlberger goes on to teach, further down col. 5, at lines 59-63, that "the phone card dispenser 10 then generates, through its microprocessor 74, a real-time communication 56 with: 1) a clearing facility or processor and 2) the appropriate phone switch or selected telecommunications carrier , using a modem 82. At the top of col. 6, further describing the operation of the card dispenser 10 in absence of phone cards 12, Muehlberger

explains the communication with the clearing house/facility (ie item 1 above). In particular, col. 5, line 65 through to and including col. 6, lines 9-12, goes on to describe operation where communication is made to a clearing house in the case of a credit card being supplied by a patron for payment, and when "clearing" is required when an ATM card is supplied to the card dispenser 10 for payment. In the latter case, where the bank is the processor of an ATM card, the bank (which obviously has all the information from the ATM card on the patron's bank account) need not go through a clearing house, and can act "without any further instructions"(ie clearing from a clearing house as would be necessary in the case of a credit card. Importantly, however, Meuhlberger then goes on, in col. 6, lines 16-29 to describe the continued communication with the telephone service provider even where a bank (ATM) card is used and communication to a clearing house need not be made. Specifically, at lines 22-25, Muelberger goes on to teach in instances where a bank is used in respect of an ATM card that:

"the dispenser 10, through its microprocessor 74 and modem 82, calls the telecommunications carrier and updates it(s) database with the value and serial number of the phone card with the value and serial number of the phone card being dispensed."

Clearly, even in instances where a bank card is used, Muehlberger teaches that the card dispenser 10 continues to contact the telecommunications carrier regarding the dispensing of telephone time, even though it is not necessary to also contact the clearing house via the modem. Indeed, at col. 7, lines 13-24, Muelberger goes on to repeatedly teach this feature , stating :

"To further describe the operation of [card] dispenser [10], in cases where telephone cards have no identifying marks or have unreadable codes, the dispenser 10 will assign and print a code number for the customer. This code number will then be transmitted to the telecommunications carrier [by the card dispenser 10] instead of the card identifying code. The customer will be able to sue the dispensed telephone card with this printed code. Alternatively, instead of the dispenser 10 assigning a code for an unmaked, unreadable card, it can be set up to call the selected telecommunications carrier and request a code number which will then be printed on the receipt 71 for the customer's use"

The above appears to be the normal operation of the device of Muehlberger. Thereafter, at col. 7 , lines 25-37 , Muehlberger goes on to teach a limited embodiment where the card dispenser 10 is set up to be used with telecommunications carriers that do not accept machine-

generated codes, or cannot issue codes upon request (to the telecommunications carrier) by the dispenser 10 in real time. In such case a receipt message is provided by the card dispenser 10 of Muehlberger, along with a dispensed card. The receipt instructs the customer to call a toll-free help number to activate the dispensed card (which is dispensed by the card dispenser 10). If the dispenser 10 is unable to contact the telecommunications carrier at the time of sale, it will print out a receipt with a different control code which will instruct the customer to call a toll-free number and activate the dispensed phone card by giving the control code.

Clearly, the above teaching of Muehlberger does not (nor with Woynoski, as later discussed herein) teach or suggest the mere dispensing of a pre-determined unique PIN number, such as on a display of a POS terminal, without also providing a phone card from such card dispenser 10. All Muehlberger here teaches is the printing on a receipt having a toll-free number to call a telephone service provider, having a "code" for activating the card which is also simultaneously dispensed to the patron. As is clear from the Applicant's specification, advantageously the method of the applicant's invention requires no simultaneous dispensation of a card at the same time as a PIN number. This is an important advantage of the method of the present invention which cannot be overemphasized, as it allows for an ATM device to be used which has no provision for dispensing a card, and instead, the necessary PIN number for accessing purchased telephone time may simply be contained on a receipt printed by the ATM statement printer [ref. claim 15, para e)], or displayed on a POS terminal (ref. claim 7). Even more importantly, it avoids the attendant cost and expense of having to supply such device with pre-printed cards, and the added security risk of such pre-printed cards if activated, as they are akin to cash.

Col. 7, lines 39-47 of Muehlberger goes on to teach that in an alternate embodiment of the device of Muehlberger, set up to issue access codes through the receipt printer port 34 or display 32 rather than on the phone card 12. Such disclosure goes on to teach, at line 40-42 that "the function is as earlier described, except that instead of dispensing the phone card 12, the receipt printed 71 will have the access code number and any relevant instructions. Clearly, therefor, as the "function earlier described" (ref. col. 7, lines 31-34) entailed contacting the telephone service provider immediately after issuance of the code to activate the code, this step will further occur and

appears to be a necessary element of Muehlberger; such feature being expressly recited in the applicants' claimed method in claims 7¹, 15¹, 24¹, and 31¹ as not being present.

Col. 7, lines 55-58 of Muehlberger does go on to disclose a particular isolated embodiment wherein:

" if no phone card activation is desired, the [card] dispenser 10 is programmed to negate the activation and telephone switch call routine. In this case, the [card] dispenser will function as a dispenser of already-activated cards."

Importantly, as may be seen from this limited embodiment, although communicating with the telephone switch provider is eliminated, such limited embodiment expressly requires the card dispenser 10 to further dispense a card. This means that pre-printed cards must first be supplied to the card dispenser 10 of Muehlberger in order for such particular embodiment of Muehlberger to be put into practice. Thus this limited alternative embodiment of Muehlberger, which eliminates the requirement for contacting the telephone service provider, instead necessarily requires the initial provision of pre-printed cards to the card dispensing device. Again, such method is a fundamentally and significantly different approach than the recited method of the applicant's invention recited in independent claims 7, 15, 24, and 31 which each now recite providing pre-determined PIN numbers to an ATM/POS device without any such pre-printed cards. This feature of the method of the present invention not requiring a phone card to be dispensed, and not requiring a telco to be contacted for activation, is not an illusory feature but rather a real and valuable

¹ Claim 7, first para: "without such POS terminal contacting a telephone service provider prior to, during, or after dispensing said second PIN number to said patron;"

Claim 15, para e): "without such device contacting the telephone service provider prior to, during, or after the dispensing of said second PIN number from said device."

Claim 24, first para: "without said device contacting said telephone service provider prior to, during, or after dispensing said second PIN from said device,"

Claim 31, para g): "without said device contacting the telephone service provider prior to, during, or after dispensing said second PIN number to said patron;"

feature, and an inventive step over Muehlberger. Specifically such method permits a network host computer which is provided with such pre-determined PIN numbers to electronically provide same to ATM's to which such network host computer interfaces (reference applicants' disclosure, page 20, line 6-9). Accordingly, by providing such PIN numbers electronically to ATM's and POS devices, such PIN numbers may be inexpensively (and thus more securely) provided to the ATM devices, in contra-distinction to this aspect of Muehlberger which requires that such pre-printed cards be physically provided to each ATM, with the added attendant expense and increased security risk during the regular physical distribution of such pre-printed cards bearing pre-printed PIN's thereon (which if activatable or activated are as valuable as money). The elimination of the requirement to provide pre-printed cards, or alternatively the requirement of the device to contact the telco to activate the codes, are significant and important advantages of the recited method of the present invention. No pre-printed cards are necessary nor required to be dispensed by the method of the present invention, nor need the telco be contacted to activate or dispense the PIN's.

The combination of Muehlberger with Woynoski does not suggest the combination of elements in any of the methods of the present invention as presently now recited in independent claims 7, 15, 24, and 31.

Woynoski, for its part, teaches an ATM system and method wherein a user can purchase a prepaid account, which method has done away with the requirement to contact a telephone service provider (col.2, lines 48-50) during or immediately upon issuance of the card to a patron. While Woynoski has provided the further improvement over Muehlberger of adapting the system and method for ATM usage, as opposed to a dedicated card dispenser as per Muehlberger, the system and method of Woynoski requires and can only be used on a specific type of ATM device, namely a multiple bin/drawer, and not on a single bin ATM unless such ATM is only used for dispensing phone cards (col. 4, lines 9-12), in which case it is no longer an ATM machine (ie no cash would be obtainable)..

More importantly, however, the system and method of Woynoski contemplates and is limited to dispensing specially-adapted telephone cards ("sheetlets") from an ATM (col.2, lines 48-50), each sheetlet having a random PIN number thereon (col. 2, lines 51-59 and 65-66). Nowhere does Woynoski suggest the ATM not providing, and indeed requires the ATM to be adapted to provide, a pre-printed sheetlet bearing a PIN number. Nowhere does Woynoski teach or suggest adapting the method so as to permit simple printing of such PIN numbers on a printer associated with the ATM or a POS device, or on a visual display associated with such device, as

is now expressly recited in each of independent claims 7, 15, 24, and 31 (see above), so as to thereby be able to eliminate having to physically provide such ATM or POS device with pre-printed cards, and thus eliminate the attendant cost and expense of i) purchasing and printing such cards, ii) keeping an associated record of PIN numbers thereon, and iii) transporting "bricks" of such cards and the associated CD bearing the associated PIN numbers with each associated "brick", to each and all of the ATM devices (ref. Woynoski, col 6, lines 41-43).

Moreover, the examiner appears to read into Woynoski more than what is actually taught in such patent. Specifically, at the bottom of page 2, and top of page 3 of the examiner's Final Action of Oct. 22, 2003, seemingly in reference to Woynoski, the Examiner alleges Woynoski teaches making use of "A printing means [which] can print a receipt with an account identifier". No citation is given by the examiner in his Final Action as to where in Woynoski this teaching is allegedly made. On the contrary, it is respectfully submitted Woynoski makes no such disclosure, and in fact makes no disclosure whatsoever that the ATM print anything, only that it dispense. Specifically, Woynoski only teaches a multi-bin ATM (ref. co. 4, lines 9-12) which dispenses pre-printed card phone cards. Nowhere in Woynoski is it ever implied or inferred that a statement printer on the ATM device may be used to provide the PIN numbers, or even simply a receipt as alleged by the examiner.

Woynoski does teach, at col 4, lines 23-27, an alternative embodiment wherein "the amount of time purchased may be at the option of the consumer and the amount purchased recorded on the card at the time of purchase and recorded with the PIN, which is read from the card at the time of purchase to the supplier of the telephone service." All that this means is that the consumer may purchase different card values, which cards of differing values are stored in various of the multi-bins of the modified ATM device of Woynoski. It further seems to teach in such case contacting the telephone service provider when a particular card of a selected value is dispensed, which the method of the present invention does not do. In any event, such passage neither says or implies anything about printing of receipts or PIN numbers on a statement printer of the ATM.

The examiner, at the bottom of page 3, top of page 4 of the Office Action dated Oct. 22, 2004 states that " the combination (of Muehlberger) including Woynoski would obviously teaches (sic) an interface of an ATM machine through which a user can interact with the system or according to Muehlberger." In reply, the Applicants point out, as discussed above, in all embodiments but one, Muehlberger discloses dispensing a preprinted card or a printed "receipt" printed by the card dispenser 10, and simultaneously being in contact with a telecommunication service provider . In the

particular limited embodiment in Muehlberger where the dispenser is programmed to negate the activation and telephone switch call routine (ref. col. 7, lines 55-58) and thus no contact is made with the telephone service provider, a pre-printed card is dispensed by the card dispenser 10 which is already activated (ref. col. 7, line 58). Accordingly, in such limited particular embodiment of Muehlberger where no contact is made with the telco, pre-printed and pre-activated cards must be first supplied to the card dispensing device 10 of Muehlberger. Accordingly, the combination of Muehlberger with Woynoski, which teaches a multi-bin ATM which dispenses sheetlets (ie specially adapted pre-printed cards from a devoted bin/drawer of a multi-bin ATM), must necessarily comprise an ATM (Woynoski) which dispenses telephone cards and which is in communication with a telephone service provider (Muehlberger), or if not in communication with a telephone service provider, also provides cards and requires to be provided with pre-printed cards as no communication with the telephone service provider is available. In other words, the combination of Woynoski with Muehlberger, even if it could be said to be obvious, would not result in the applicants' claimed method of using an ATM which does not provide a card and where there is also no communication with a telephone service provider, and where the PIN is provided by being printed on the device statement printer or provided by way of an associated visual display.

With respect to claim 31 and claims dependent therefrom reciting a method for crediting a quantity of telephone time to a patron who possesses a wireless telephone, at page 5 of the final action the examiner alleges "it would have been obvious.. at the time the invention was made to incorporate the teaching of Fougnyes into that of Clark [sic-Muehlberger and/or Woynoski??!?] thus making it possible to make prepaid telephone calls without having to dial the account number but be able to do so based on simply the received ANI".

Claim 31 +ff recites essentially the elements of claims 15 and 24, with further additional features. Accordingly, without going into the merits as to whether claim 31 and dependent claims 32,33,34, and 36,37 disclose inventive subject matter over Fougnyes, for the reasons set out above with respect to non-obviousness of the subject matter of claims 15 and 24 in view of Woynoski and Muehlberger, it is submitted regardless of Fougnyes, claims 31 +ff recite inventive subject matter over Woynoski and Muehlberger, and thus are inventive despite Fougnyes.

In view of the submissions and comments stated above, and in view of amended claims tendered herewith, favourable consideration of this application is earnestly solicited.

In the event the Examiner may have question regarding this reply or the amended claims herein, the Examiner is encouraged to contact the Applicants' undersigned attorney, who may be reached by telephone at (403) 298-1994 typically between the hours of 11:15 am to 9:00pm EST. All correspondence should continue to be directed to the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'D. Doak Horne', with a long horizontal flourish extending to the right.

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Claims 1-6 (Previously Cancelled)

Technology Center 2600

7. (Previously and now Currently Amended) A method for providing a ~~quantity of pre-paid telephone time~~ pre-assigned PIN number from a POS terminal in communication with an electronic clearing house, to a patrons of said POS terminal, without such POS terminal contacting a telephone service provider prior to, during, or after dispensing said second PIN number to said patron, to permit said patron access via said PIN number to a fixed quantity of prepaid telephone time from said telephone service provider, comprising in combination:

- a) ordering a pre-determined amount of telephone time from a plurality of telephone service providers, and further obtaining from each telephone service provider a plurality of groups of second PIN numbers, each of said second PIN numbers when provided to a patron of such POS terminal during a transaction and subsequently supplied by the patron to the telephone service provider adapted to allow telephone service for said patron for a pre-determined quantity of time, each of said second PIN numbers having associated therewith a pre-determined quantity of time for which telephone service will be enabled, said pre-determined quantity of time associated with second PIN numbers within one group of said plurality of groups being different from the pre-determined quantity of time associated with second PIN numbers within another of said groups of unique second PIN numbers;
- b) querying a patron of such POS terminal, who accesses the POS terminal by providing the POS terminal with an encoded card and a first PIN number, as to whether the patron wishes to purchase telephone time;

- c) in response to a positive reply to the aforesaid query, providing the patron with a plurality of telephone service providers to select from;
- d) providing to the patron a plurality of pre-defined quantities of telephone times which may be purchased, and requesting the patron select a particular pre-defined quantity of telephone time;
- e) in response to input from said patron as to the quantity of time selected, querying said patron as to whether the patron desires to charge the patron's credit card or debit the patron's bank account;
- f) in the event that the patron desires to charge the patron's bank account, verifying that the patron has sufficient funds to purchase said quantity of telephone time, and debiting such account;
- g) in the event the patron desires to charge the patron's credit card, verifying that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card;
- h) upon satisfaction of f) or g) above, selecting a second PIN number from a selected group of said plurality of groups of second PIN numbers during the transaction, said selected group corresponding to a group of second PIN numbers associated with said selected telephone service provider and said selected quantity of telephone service time; and
- i) providing said selected second PIN number to such patron by printing said second PIN number on said POS terminal's existing account statement printer or alternatively displaying said second PIN number on said POS terminal's visual display.

Please cancel claim 8.

9. (Original) The method as claimed in claim 8 7, said step of verifying that the patron has sufficient funds to purchase said quantity of telephone time comprising verifying sufficiency of such funds through an electronic clearing house communicating with said POS terminal.

10. (Original) The method as claimed in claim 9, said step of verifying that the quantity of time desired to be purchased may be charged to said credit card comprising verifying through said electronic clearing house communicating with said POS terminal.

Claims 11-14 (Previously Cancelled)

15. (Previously and now Currently Amended) A method for providing a pre-assigned second PIN number ~~fixed quantity of pre-paid telephone time~~ from a device comprising a conventional automated teller machine (ATM) or a point-of sale (POS) terminal, having a display screen and printing capability and a pre-existing communication capability with an existing computer system operated by a financial institution ~~such as a bank~~, to a patron of said device who accesses said device through provision to said device of an encoded card and first personal identification number (PIN), without hardware modifications to said device, hardware additions to said existing system, or additional communication links to a telephone service provider, to permit said patron access via said second PIN number to a fixed quantity of prepaid telephone time from said telephone service provider, comprising the steps of:

- a) making available to said device a plurality of said pre-assigned second PIN numbers, each of said second PIN numbers adapted, when provided by said patron during a telephone call to a said telephone service provider, to allow telephone service for the patron for a period of time up to said

quantity of pre-paid time, the plurality of second PIN numbers being grouped into a plurality of groups of second PIN numbers, each group of second PIN numbers corresponding to a different quantity of time to be purchased;

- b) querying said patron of said device as to whether the patron wishes to purchase telephone time;
- c) verifying that the patron has sufficient funds to purchase said quantity of telephone time, and charging such funds for said quantity of time;
- d) upon satisfaction of c) above, selecting one of said plurality of second PIN numbers from one of said groups of second PIN numbers; and,
- e) printing said selected second PIN number and providing it to such patron via an account statement printer used in association with said device, ~~without contacting the telephone service provider,~~ without such device contacting the telephone service provider prior to, during, or after the dispensing of said second PIN number from said device.

16. (Previously Added) The method as claimed in claim 15, wherein said ~~finds~~ funds comprise funds held by said patron in a bank account.

17. (Previously Added) The method as claimed in claim 15, wherein said funds comprise funds which may be advanced by charging a credit card.

18. (Previously Added) The method as claimed in claim 15, further comprising the step after step b) of:

in response to input from said patron as to whether the patron desires to purchase telephone time, querying said patron as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;

in the event that the patron desires to charge the patron's bank account, verifying through an electronic clearing house that the patron has sufficient funds to purchase said quantity of telephone time, and charging said bank account for said quantity of time, and

in the event the patron desires to charge the patron's credit card, verifying through an electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card for said quantity of time.

19. (Previously Added) The method ~~fur~~ [for] providing a fixed quantity of pre-paid telephone time from a device as claimed in claim 15, said step of making said second PIN numbers available to said device comprising storing said second PIN numbers on a database which is capable of being accessed by said device.

20. (Previously Added) The method for providing a quantity of pre-paid telephone time from a device as claimed in claim 19, said plurality of second PIN numbers comprising a plurality of groups of second PIN numbers, each second PIN number in a respective group of said groups of second PIN numbers permitting telephone service for a pre-determined quantity of time, each second PIN number within a respective group providing a different quantity of pre-paid telephone time than second PIN numbers within another group, further comprising the steps of:

querying said patron in step b) as to what quantity of a number of predefined quantities of telephone time such patron wishes to purchase; and

in response to input from said patron as to the particular

quantity of telephone time desired to be purchased, selecting a second PIN number from a respective group of second PIN numbers which provides telephone time corresponding to the particular quantity of pre-defined quantities of telephone time selected by said patron.

21. (Previously Added) The method for providing a quantity of pre-paid telephone time from a device as claimed in claim 20, wherein said plurality of second PIN numbers are ordered from and provided by said telephone service provider.

22. (Previously Added) The method for providing a quantity of pre-paid telephone time from a device as claimed in claim 21;

said step of ordering a plurality of PIN numbers from said telephone service provider comprising ordering a number of groups of second PIN numbers, the number of groups of second PIN numbers being equal to said number of pre-defined quantities of telephone time.

23. (Previously Added) The method for providing a quantity of pre-paid telephone time from a device as claimed in claim 22, further comprising, after or at the same time as step a), querying the patron of said device as to whether the patron wishes to purchase telephone time from a selected list of telephone service providers.

24. (Previously and now Currently Amended) A method for providing a second PIN number ~~quantity of pre-paid telephone time~~ from a device comprising a conventional point-of sale (POS) terminal or automated teller machine (ATM) which is operatively connected to an existing computer system operated by a financial institution ~~such as a bank~~, to a patron of said device, without hardware modifications to said

device, hardware additions to said existing system, or additional communication links to a telephone service provider, to permit said patron access to a fixed quantity of prepaid telephone time from said telephone service provider via said second PIN number and without said device contacting said telephone service provider prior to, during, or after dispensing said second PIN from said device, comprising the steps of:

- a) ordering a pre-determined amount of telephone time from a plurality of telephone service providers, and further obtaining from each telephone service provider a plurality of groups of second PIN numbers, each of said second PIN numbers adapted, when provided to a patron of such device and subsequently supplied by the patron to the telephone service provider, to allow telephone service for said patron for a pre-determined quantity of time, each of said second PIN numbers having associated therewith a predetermined quantity of time for which telephone service will be enabled, the plurality of second PIN numbers being grouped into a plurality of groups of second PIN numbers, each group of second PIN numbers corresponding to a different quantity of time to be purchased ~~said pre-determined quantity of time associated with second PIN numbers with in one group of said plurality of groups being different from the pre-determined quantity of time associated with second PIN numbers within another of said groups of unique second PIN numbers;~~
- b) querying a patron of such device, who accesses the device by providing the device with an encoded card and a first PIN number, as to whether the patron wishes to purchase telephone time;
- c) in response to a positive reply to the aforesaid query, providing the patron with a plurality of telephone service providers to select from;
- d) providing to the patron a plurality of pre-defined quantities

of telephone times which may be purchased, and requesting the patron select a particular pre-defined quantity of telephone time;

- e) verifying that the patron has sufficient funds to purchase said quantity of telephone time, and debiting such funds,
- f) upon satisfaction of e) above, selecting a second PIN number from a selected group of said plurality of groups of second PIN numbers, said selected group corresponding to a group of second PIN numbers associated with said selected telephone service provider and said selected quantity of telephone service time, and
- g) providing said selected second PIN number to such patron without contacting the telephone service provider via an existing account statement printer or visual display associated with such device.

25. (Previously Added) The method as claimed in claim 24, wherein said funds constitute funds held by said patron in a bank account.

26. (Previously Added) The method as claimed in claim 24, wherein said funds constitute funds which may be advanced by charging a credit card.

27. (Previously Added) The method as claimed in claim 24, further comprising the step after step b) of:

in response to input from said patron as to whether the patron desires to purchase telephone time, querying said patron as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;

in the event that the patron desires to charge the patron's bank account, verifying through an electronic clearing house that the patron has sufficient funds to purchase said quantity of telephone time, and charging said bank account for said quantity of time, and

in the event the patron desires to charge the patron's credit card, verifying through an electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card for said quantity of time.

Please cancel claim 28.

29. (Previously Added) The method as claimed in claim ~~28~~ 24, said step of verifying that the patron has sufficient funds to purchase said quantity of telephone time comprising verifying sufficiency of such funds through said electronic clearing house communicating with said device.

30. (Previously Added) The method as claimed in claim 29, said step of verifying that the quantity of time desired to be purchased may be charged to said credit card comprising verifying through said electronic clearing house communicating with said device.

31. (Previously and now Currently Amended) A method for crediting, via a device comprising a conventional POS terminal or an ATM, having pre-existing communication capability with an existing computer system operated by a financial institution ~~such as a bank~~, a quantity of predetermined telephone time to a patron who possesses a wireless telephone having a pre-assigned telephone number, which permits said patron, after the initial provision by said patron of a second personal identification number (PIN) to a telephone service provider, to thereafter utilize said telephone ~~fur~~ for a period up to said quantity of pre-determined quantity of telephone time without having at the time of each subsequent telephone call to provide said telephone service provider with said second PIN number prior to being permitted to make

said telephone call, without hardware modifications to said device, hardware additions to said existing system, or ~~additional~~ communication links to a said telephone service provider, which comprises in combination:

- a) initially providing a plurality of said second PIN numbers to said device, each of said second PIN numbers being determined prior to a patron attempting to utilize said device to purchase telephone time ;
- b) ~~a)~~ querying a patron of said device, who accesses said ~~terminal~~ device through provision to the ~~terminal~~ device of an encoded card and a first personal identification number (PIN), as to whether the patron wishes to purchase telephone time and what quantity of telephone time,
- c) ~~b)~~ querying said patron as to said quantity of time desired to be purchased,
- d) ~~c)~~ verifying that the patron has sufficient funds to purchase said desired quantity of telephone time;
- e) ~~d)~~ debiting such ~~friends~~ funds;
- f) ~~e)~~ selecting said second PIN number from a plurality of second PIN numbers, each of said second PIN numbers adapted, when supplied by said patron during a telephone call to a telephone service provider, to allow telephone service for the patron for a period of time up to said quantity of purchased time, the plurality of second PIN numbers being grouped into a plurality of groups of second PIN numbers, each group of second PIN numbers corresponding to a different quantity of time to be purchased;
- g) ~~f)~~ providing said selected second PIN number to such patron via an existing account statement printer or visual display associated with such device, without said device contacting

the telephone service provider prior to, during, or after dispensing said second PIN number to said patron;

h) ~~g)~~ receiving said second PIN number from said patron;

i) ~~h)~~ correlating the pre-assigned telephone number of said wireless telephone with a corresponding account held by said telephone service provider in respect of said patron; and

j) ~~i)~~ crediting said account with said quantity of pre-determined telephone time purchased by said patron as ascertained from said second PIN number.

32. (Previously Added) The method as claimed in claim 31, wherein such funds constitute funds held by said patron in a bank account.

33. (Previously Added) The method as claimed in claim 31, wherein said funds constitute funds which may be advanced by charging a credit card.

34. (Previously Added) The method as claimed in claim 31, further comprising the step after step b) of:

in response to input from said patron as to whether the patron desires to purchase telephone time, querying said patron as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;

in the event that the patron desires to charge the patron's bank account, verifying through an electronic clearing house that the patron has sufficient funds to purchase said quantity of telephone time, and charging said bank account for said quantity of time; and

in the event the patron desires to charge the patron's credit card, verifying through an electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card ~~fur~~ for said quantity of time.

Please cancel claim 35.

36. (Previously Added) The method as claimed in claim 31, wherein

said wireless telephone possesses a specific frequency and identification code;

said second PIN number is received from said patron by way of a telephone call from said patron on said wireless telephone; and

said pre-assigned telephone number is correlated to said account of said patron when said telephone call is received from said patron.

37. (Previously Added) The method as claimed in claim 36, said telephone number of said wireless telephone ascertained by said telephone service provider at the time said patron communicates said second PIN number to said service provider, said service provider thereafter matching said telephone number with said account and subsequently crediting said account with said predetermined quantity of telephone time.